Case 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main rm 1 (04/07) Document Page 1 of 38

Official	Form 1	(04/0

United S North	States Bankruptcy Conern District of Illino	ourt ois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, N Ford, Connie	Middle):	Name of Join	t Debtor (Spouse) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): fka Connie Bennett	years	1	mes used by the Joint Debtor ied, maiden, and trade names	•
Last four digits of Soc.Sec.No./Complete EIN or than one, state all): 6137	other Tax ID No. (if more	Last four digi (if more than	ts of Soc.Sec.No./Complete I one, state all):	EIN or other Tax ID No.
Street Address of Debtor (No. and Street, City, a 7049 S Wolcott	nd State)	Street Addres	s of Joint Debtor (No. and St	reet, City, and State
Chicago, IL	ZIPCODE 60636			ZIPCODE
County of Residence or of the Principal Place of Cook	Business:	County of Re	sidence or of the Principal Pla	ace of Business:
Mailing Address of Debtor (if different from street	et address):	Mailing Addr	ess of Joint Debtor (if differe	ent from street address):
	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):		ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (if debtor is not one of the above entities, check this box and state type of entity below)  Filing Fee (Check one between the property of the pro	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as def 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if application of the United Code (the Internal Revenue of the Code)  Total Code (the Internal Revenue of the United Code)  OX)	y ble) anization d States c Code)  Check	Chapter 7 Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Natu (Che Debts are primarily of debts, defined in 11 U § 101(8) as "incurred I individual primarily f personal, family, or h purpose."  cone box: Chapter 11 I ebtor is a small business as de	J.S.C. Debts are primarily business debts or a ousehold
Filing Fee to be paid in installments (Applica signed application for the court's consideration to pay fee except in installments. Rule 1006(  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration)	on certifying that the debtor is un b). See Official Form No. 3A. apter 7 individuals only). Must	tach Check able Do Check	if:  ebtor's aggregate nonconting yed to insiders or affiliates) at all applicable boxes plan is being filed with this p	ent liquidated debts (excluding debts re less than \$2,190,000 petition.
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution.  Debtor estimates that, after any exempt property is expenses paid, there will be no funds available for distribution.	xcluded and administrative			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  1- 50- 100- 200- 100 49 99 199 999 500  V	0 10,000 25,000		,001- OVER 0,000 100,000	
Estimated Assets  \$\int \begin{small} \text{\$0 to} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\		\$1 million to \$100 million	More than \$100 million	
Estimated Liabilities  \$0 to \$50,000 to \$100,000		\$1 million to \$100 million	More than \$100 million	

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Official Format	_		48 Desc Main B1, Page 2
Voluntary Pet (This page must be	ition  completed and filed in every case)	Page 2 of 38 Name of Debtor(s): Connie Ford	
	All Prior Bankruptcy Cases Filed Within Last 8 Years (		
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
	nkruptcy Case Filed by any Spouse, Partner		
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
10K and 10Q) with	Exhibit A  Telestor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)	Exhib  (To be completed if del whose debts are primar  I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availal I further certify that I delivered to the debtor the Bankruptcy Code.	btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.
Exhibit A is	s attached and made a part of this petition.	X /s/ Steven A. Leahy Signature of Attorney for Debtor(s)	11/15/07 Date
Yes, and Ex  No  (To be completed	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.  Exh by every individual debtor. If a joint petition is filed, each	aibit D	
If this is a joint pet	completed and signed by the debtor is attached and made a ition: also completed and signed by the joint debtor is attached a		
		arding the Debtor - Venue	
₫	Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo		
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this E	District.
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will b	ed States but is a defendant in an action or proc	eeding [in federal or state
	Statement by a Debtor Who Resider (Check all ap	s as a Tenant of Residential Propert oplicable boxes)	y
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.	)
	(Name of I	andlord or lessor that obtained judgment)	
	(Address	of landlord or lessor)	
	Debtor claims that under applicable non bankruptcy law, cure the entire monetary default that gave rise to the judg	there are circumstances under which the debtor	
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day

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Title of Authorized Individual

### Entered 11/15/07 15:42:48 Desc Main B1, Page 3 Official For 12 1455 Doc 1 Filed 11/15/07 Document Name of Debtor(s): **Voluntary Petition** Connie Ford (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative of a **Recognized Foreign Proceedings** I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief main proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only **one** box.) petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Connie Ford Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 11/15/07 (Date) Date **Signature of Non-Attorney Petition Preparer Signature of Attorney** I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer X /s/ Steven A. Leahy as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices Signature of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, STEVEN A. LEAHY 6273453 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Printed Name of Attorney for Debtor(s) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any The Law Office of Steven A.Leahy document for filing for a debtor or accepting any fee from the debtor, as Firm Name required in that section. Official Form 19B is attached. 150 North Michigan Avenue Address Printed Name and title, if any, of Bankruptcy Petition Preparer Suite 1100 Chicago, IL 60601 Social Security Number (If the bankruptcy petition preparer is not an individual, (312) 664-6649 state the Social Security number of the officer, principal, responsible person or Telephone Number partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 11/15/07 Date Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Connie Ford	Case No.
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: <u>11/15/0</u>7

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Connie Ford CONNIE FORD

### FORM 6. SCHEDULES

### Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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(10/0	-\

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In re	Connie Ford	Case No.	
•	Debtor		(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

RESIDENCE 7049 S Wolcott Chicago, IL 60636  Fee Simple  120,001.00  120,000.00	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	7049 S Wolcott	Fee Simple		120,001.00	120,000.00

Total

120,001.00

(Report also on Summary of Schedules.)

In re	Connie Ford		Case No.	
		Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		MICROWAVE RESIDENCE		40.00
		COOKING UTENSILS RESIDENCE		50.00
		SILVERWARE RESIDENCE		30.00
		COOKWARE RESIDENCE		100.00
		LIVING ROOM FURNITURE RESIDENCE		200.00
		DINING FURNIOTURE RESIDENCE		500.00
		TABLES & CHAIRS RESIDENCE		200.00

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In re	Connie Ford		Case No.	
		Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		TELEVISION RESIDENCE		200.00
		BEDROOM FURNITURE RESIDENCE		300.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING RESIDENCE		300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
<ol> <li>Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.</li> </ol>	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

### **Debtor**

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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In re	Connie Ford		Case No.	
-	D	ebtor		(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which	debtor is	entitled	under:
(Check one box)				

□ 11 U.S.C. § 522(b)(2)	☐ Check if debtor claims a homestead exemption that exceeds
<b>√</b> 11 U.S.C. § 522(b)(3)	\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
MICROWAVE	735 I.L.C.S 5§12-1001(b)	40.00	40.00
COOKING UTENSILS	735 I.L.C.S 5§12-1001(b)	50.00	50.00
SILVERWARE	735 I.L.C.S 5§12-1001(b)	30.00	30.00
COOKWARE	735 I.L.C.S 5§12-1001(b)	100.00	100.00
LIVING ROOM FURNITURE	735 I.L.C.S 5§12-1001(b)	200.00	200.00
DINING FURNIOTURE	735 I.L.C.S 5§12-1001(b)	500.00	500.00
TABLES & CHAIRS	735 I.L.C.S 5§12-1001(b)	200.00	200.00
TELEVISION	735 I.L.C.S 5§12-1001(b)	200.00	200.00
BEDROOM FURNITURE	735 I.L.C.S 5§12-1001(b)	300.00	300.00
CLOTHING	735 I.L.C.S 5§12-1001(a)	300.00	300.00
RESIDENCE	735 I.L.C.S 5§12-901	1.00	120,001.00

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Official Form 6D (10/06)

In re	Connie Ford		<b>,</b>	Case No	
		Dobton			(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 07 CH 23748			ATTORNEY IN FORECLOSURE					
CODILIS & ASSOCIATES 15W030 N FRONTAGE RD SUITE 100 BURR RIDGE, IL 60527			CASE  VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 1006096331	╁		VALUE \$ 0.00 Lien: 1st Mortgage					
Indymac Bank 7700 W Farmer Lane Building D - Second Floor Austin, TX 78729			Security: RESIDENCE				120,000.00	0.00
ACCOUNTING	╀		VALUE \$ 120,000.00			Н		
ACCOUNT NO.			VALUE \$					
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			(Total C	]	[ota]	<b>&gt;</b>	\$ 120,000.00	\$ 0.00

(Report total also on

(Use only on last page)

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (4/07)

In re_	Connie Ford	, Case No
	Debtor	(if known)
5	SCHEDULE E - CREDITORS H	OLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

	Domestic	Support	<b>Obligations</b>
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Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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adjustment.

In re Connie Ford	. Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fish	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, o	r rental of property or services for personal, family, or household use, that
were not delivered or provided. 11 U.S.C. § 507(a)(7).	ternal of property of ser rotes for personal, family, of nouserious use, and
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local go	vernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository In	stitution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors	
U.S.C. § 507 (a)(9).	,
Claims for Death or Personal Injury While Debtor Was Intoxicated	1
Claims for death or personal injury resulting from the operation of a mot	or vehicle or vessel while the debtor was into vicated from using
alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	of vehicle of vessel while the deotor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years	thereafter with respect to cases commenced on or after the date of

\_\_\_\_ continuation sheets attached

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Official Form 6F (10/06)

In re _	Connie Ford		, Case No.	
		Dobtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 07 M1-185152			Consideration: Credit card debt				
Citifinancial Services, Inc C/O Richard A. Snow 123 W Madison Suite 310 Chicago, IL 60602							8,042.81
ACCOUNT NO.							
Great Lakes Program Service Center 600 W Madison Street Chicago, IL 60661-2474							Notice Only
ACCOUNT NO.	┢					H	
Michael J. Astrue Commissioner Social Security Administration 6401 Security Blvd. Baltimore, MD 21235-0001							0.00
ACCOUNT NO. XXX-XX-6137  Social Security 8658 S Sacramento Chicago, IL 60652			Consideration: Overpayment				31,100.00
continuation sheets attached				Subt	otal	_	\$ 39,142.81
continuation sneets attached					'otal		\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06) - Cont.

In re _	Connie Ford	,	Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

ACCOUNT NO.  Social Security Administration Office of Public Inquiries Windsor Park Building 6401 Security Blvd. Baltimore, MD 21235  ACCOUNT NO.  ACCOUNT NO.	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Office of Public Inquiries Windsor Park Building 6401 Security Blvd. Baltimore, MD 21235 ACCOUNT NO.	ACCOUNT NO.							
ACCOUNT NO.  ACCOUNT NO.	Office of Public Inquiries Windsor Park Building 6401 Security Blvd.							0.00
ACCOUNT NO.	ACCOUNT NO.							
	ACCOUNT NO.							
ACCOUNT NO.	ACCOUNT NO.							
	ACCOUNT NO.	+						
o Schedule of Creditors Holding Unsecured  5.00	o Schedule of Creditors Holding Unsecured				т	'ota'		\$

Nonpriority Claims

Total➤ \$

39,142.81

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Official Form B6G (10/05)

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In re	Connie Ford	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

$   \sqrt{} $	Check this box if debtor has no executory contracts or unexpired leases
---------------	---

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Official Form B6H (10/05)

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In re	Connie Ford		Case No.	
	Debto	•		(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

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Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re Connie Ford  Debt	or	Case	(if	known)		
The column labeled "Spou	<b>HEDULE I - CURRENT INCOME</b> se" must be completed in all cases filed by joint debtors a e separated and a joint petition is not filed. Do not state the	nd by every marrie	ed debtor, w		`	_
Debtor's Marital	DEPENDENTS	OF DEBTOR AN	ID SPOUSI	Ξ		
Status: Single	RELATIONSHIP(S): No dependents			AGE(S):		
Employment: Occupation	DEBTOR RETIRED		SI	POUSE		
Name of Employer						
How long employed						
Address of Employer				N.A.		
INCOME: (Estimate of av	erage or projected monthly income at time case filed)		DE	BTOR	SP	OUSE
(Prorate if not paid 1			\$	0.00	\$	N.A.
2. Estimated monthly ove	rtime		\$	0.00	\$	N.A.
3. SUBTOTAL		\$	0.00	\$	N.A	
4. LESS PAYROLL DED	UCTIONS					
<ul><li>a. Payroll taxes and s</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	social security	)	\$ \$ \$	0.00 0.00 0.00 0.00	\$ \$ \$	
5. SUBTOTAL OF PAYR	ROLL DEDUCTIONS		\$	0.00	\$	N.A.
6 TOTAL NET MONTH		\$	0.00	\$	N.A.	
7. Regular income from o	operation of business or profession or farm		\$	0.00	\$	N.A.
8. Income from real prope	•		\$	0.00	\$	N.A.
9. Interest and dividends	•		\$	0.00	\$	N.A.
10. Alimony, maintenandebtor's use or that of		\$	0.00	\$	N.A.	
11. Social security or other		\$	_581.00	\$	N.A.	

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals \$ \_\_\_ 906.17 from line 15; if there is only one debtor repeat total reported on line 15.) (Report also on Summary of Schedules and, if applicable,

325.17

0.00\_

0.00

906.17

906.17

on Statistical Summary of Certain Liabilities and Related Data)

\$\_\_\_\_N.A.\_\_

\$\_\_\_\_N.A.\_\_

\$\_

N.A.

N.A.

N.A.

17.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
	None

(Specify) \_

(Specify)

12. Pension or retirement income

14. SUBTOTAL OF LINES 7 THROUGH 13

13. Other monthly income

15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)

# Official Form 6J (10/06) 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main Document Page 20 of 38

In re	Connie Ford	Case No	
	Debtor	(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUA	L DERTO	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the de filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household. Complete a separate household.	rate schedule of e	expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	806.00
a. Are real estate taxes included? Yes V No No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	259.00
b. Water and sewer	\$	300.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d.Auto		0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d.Auto	\$	0.00
e. Other	\$	0.00
12.Taxes (not deducted from wages or included in home mortgage payments)		0.00
Specify)	\$	0.00
2 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		0.00
a. Auto	\$	0.00
b. Other		0.00
c. Other		0.00
gi 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto b. Other c. Other 14. Alimony, maintenance, and support paid to others	\$	0.00
8 13. Payments for support of additional dependents not fiving at your nome	\$	0.00
8/16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
\$\frac{8}{0}\$ 17. Other	\$	0.00
8 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,805.00_
gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing None	ing of this docum	ent:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	906.17
b. Average monthly expenses from Line 18 above	\$	1,805.00
c. Monthly net income (a. minus b.)	\$	-898.83

Official Form 6 - Summary (10/06)

## United States Bankruptcy Court

Northern District of Illinois

In re	e Ford	Case No.	
·	Debtor		
		Chapter _	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 120,001.00		
B – Personal Property	YES	3	\$ 1,920.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 120,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 39,142.81	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 906.17
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,805.00
тот	TAL .	14	\$ 121,921.00	\$ 159,142.81	

# Official Exempt-States Symmetry (4)(40) 11/15/07 Entered 11/15/07 15:42:48 Desc Main United States Bairr apter Court Northern District of Illinois

In re	Connie Ford		Case No.	
		Debtor		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 906.17
Average Expenses (from Schedule J, Line 18)	\$ 1,805.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 325.17

### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 39,142.81
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 39,142.81

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In re	Connie Ford		Case No.	
	Deh	tor		(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

Date 11/15/07	Signature: /s/ Connie Ford
	Debtor:
	Deotor.
Date	Signature: Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this documed 110(h) and 342(b); and, (3) if rules or guidelines have been promulgate	ion preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ent and the notices and information required under 11 U.S.C. §§ 110(b), ed pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeal maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), who signs this document.	), address, and social security number of the officer, principal, responsible person, or partn
Address X	
XSignature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or assisted	I in preparing this documen, unless the bankruptcy petition preparer is not an individualt:
If more than one person prepared this document, attach additional signed sheets con	oforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Fe 18 U.S.C. § 156.	ederal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 1
DECLARATION UNDER PENALTY OF PERJURY	ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the president or	other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership ] of the	
in this case, declare under penalty of perjury that I have read the foregone shown on summary page plus 2), and that they are true and correct to the	

Official Form 7 (04/07)

# Case 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main UNITEDDSTATES BARAGERUBTESY COURT

Northern District of Illinois

In Re	Connie Ford	Case No.
_		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation ofthe debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007	3251.7	PENSION
2007	6281	SS

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT AMOUNT STILL
PAYMENTS

PAID

OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Baltimore, MD 21235

None  $\boxtimes$ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAID AMOUNT STILL AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING** 4. Suits and administrative proceedings, executions, garnishments and attachments None List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **CAPTION OF SUIT** NATURE OF PROCEEDING COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION **CIVIL ACTION COOK COUNTY** JUDGMENT FOR 07 M1 185152 **CITIFINANCIAL PLAINTIFF** VS. **CONNIE FORD** DEUTSCHE BANK v. **FORECLOSURE** COOK COUNTY **PENDING FORD CHANCERY** 07 CH 23748 Describe all property that has been attached, garnished or seized under any legal or equitable process None within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF DATE OF DESCRIPTION AND PERSON FOR WHOSE BENEFIT VALUE OF PROPERTY **SEIZURE** PROPERTY WAS SEIZED Social Security Administration 8/07 SOCIAL SECURITY Office of Public Inquiries INCOME \$2324. Windsor Park Building 6401 Security Blvd.

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\square$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

07/07 - 11/07

NAME AND ADDRESS OF CREDITOR DATE
OF

OF OF SETOFF

Social Security Administration Office of Public Inquiries Windsor Park Building 6401 Security Blvd. Baltimore, MD 21235 2300

AMOUNT

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

M

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

### Case 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main Page 31 of 38 Document

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. None  $\boxtimes$ SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is None or was a party to the proceeding, and the docket number. X

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None  $\boxtimes$ 

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**NAME TAXPAYER** 

**ADDRESS** I.D. NO. (EIN)

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None  $\bowtie$ 

NAME

**ADDRESS** 

[Questions 19 - 25 are not applicable to this case]

# Case 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main Document Page 32 of 38

Date	11/15/07	Signature of Debtor	/s/ Connie Ford		
			CONNIE FORD		
	CERTIFICATION AND SIGNATURE OF	F NON-ATTORNE	Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110		
npens	ation and have provided the debtor with a copy of this	document and the r	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b);		
mpens if rul eparers otor, a	ation and have provided the debtor with a copy of this es or guidelines have been promulgated pursuant to 1	document and the r 1 U.S.C. § 110 sett	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the Social Security No.		
mpens if rul eparers otor, a	ation and have provided the debtor with a copy of this es or guidelines have been promulgated pursuant to 1 s, I have given the debtor notice of the maximum amous required in that section.	document and the r 1 U.S.C. § 110 sett	ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the		
mpens if rul eparers otor, a	ation and have provided the debtor with a copy of this es or guidelines have been promulgated pursuant to 1 s, I have given the debtor notice of the maximum amous required in that section.	document and the r 1 U.S.C. § 110 sett	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the  Social Security No.		
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npens if rul eparers otor, a	ation and have provided the debtor with a copy of this es or guidelines have been promulgated pursuant to 1 s, I have given the debtor notice of the maximum amous required in that section.	document and the r 1 U.S.C. § 110 sett ant before preparing	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the  Social Security No. (Required by 11 U.S.C. § 110(c).)		
npens if rul parers otor, as nted o	ation and have provided the debtor with a copy of this es or guidelines have been promulgated pursuant to 1 to	document and the r 1 U.S.C. § 110 sett ant before preparing	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the  Social Security No. (Required by 11 U.S.C. § 110(c).)		
mpens if rul paparers sotor, as intended of the sotor of the sot	ation and have provided the debtor with a copy of this es or guidelines have been promulgated pursuant to 1 to	document and the r 1 U.S.C. § 110 sett int before preparing  prepared or assisted al signed sheets conf	otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the  Social Security No. (Required by 11 U.S.C. § 110(c).)  in preparing this document:		

0 continuation sheets attached

Form B8 (Official Form 8) Case 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main Document Page 33 of 38 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Connie Ford		, Case No.			
	Debtor	_	Chapte	er 7	
C	HAPTER 7 INDIVIDUAL	DEBTOR'S STATEM	IENT OF INT	ENTION	
I have filed a sched	ule of assets and liabilities whice ule of executory contracts and u llowing with respect to the prop	nexpired leases which inc	cludes personal pr	roperty subject to an	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
RESIDENCE	Indymac Bank	✓	<b>√</b>		
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
	I	I	l		
Date: 11/15/07	/s/ Con	nnie Ford			
	Signati	ure of Debtor Co	ONNIE FORD		

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### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

efined in 11 U.S.C. § 110; (2) I prepared this document for compensation of under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines ces chargeable by bankruptcy petition preparers, I have given the debtor accepting any fee from the debtor, as required in that section.
Social Security No. (Required by 11 U.S.C. § 110(c).)
itle (if any), address, and social security number of the officer,
Date
assisted in preparing this document unless the bankruptcy petition
ets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Connie Ford	x/s/ Connie Ford 11/15/07
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

## Case 07-21455 Doc 1 Filed 11/15/07 Entered 11/15/07 15:42:48 Desc Main Document Page 37 of 38

Citifinancial Services, Inc C/o Richard A. Snow 123 W Madison Suite 310 Chicago, Il 60602

Indymac Bank 7700 W Farmer Lane Building D - Second Floor Austin, Tx 78729

Social Security Administration Office Of Public Inquiries Windsor Park Building 6401 Security Blvd. Baltimore, Md 21235 Codilis & Associates 15w030 N Frontage Rd Suite 100 Burr Ridge, Il 60527

Michael J. Astrue Commissioner Social Security Administration 6401 Security Blvd. Baltimore, Md 21235-0001 Great Lakes Program Service Center 600 W Madison Street Chicago, Il 60661-2474

Social Security 8658 S Sacramento Chicago, Il 60652

B203 12/94

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United States Bankruptcy Court Northern District of Illinois

	In re Connie Ford	C	Case No.				
		C	Chapter	7			
	Debtor(s)		•				
	DISCLOSURE (	OF COMPENSATION OF ATTORNEY	FOR D	EBTOR			
	and that compensation paid to me w	Fed. Bankr. P. 2016(b), I certify that I am the attrithin one year before the filing of the petition in but of the debtor(s) in contemplation of or in conne	ankruptcy	, or agreed to be	paid to me, for services		
	For legal services, I have agreed to a	accept	\$	0.00			
	Prior to the filing of this statement I h	ave received	\$	0.00			
	Balance Due		\$	0.00			
2.	The source of compensation paid to	me was:					
	<b>√</b> Debtor [	Other (specify)					
3.	The source of compensation to be p						
	<b>√</b> Debtor [	Other (specify)					
4. asso	I have not agreed to share the ciates of my law firm.	above-disclosed compensation with any other pe	erson unle	ess they are mem	nbers and		
of my		ve-disclosed compensation with a other person of together with a list of the names of the people sh					
5.	In return for the above-disclosed fe	e, I have agreed to render legal service for all as	pects of th	ne bankruptcy ca	se, including:		
		lysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;					
PR	c. Representation of the debtor at	ition, schedules, statements of affairs and plan with emeeting of creditors and confirmation hearing adversary proceedings and other contested bank	g, and any	adjourned heari	ngs thereof;		
110	<i>3</i> <b>B</b> 0110						
6. Dra	By agreement with the debtor(s), the fiting and prosecuting 727 motion	he above-disclosed fee does not include the follons of redemption	owing serv	vices:			
	CERTIFICATION						
	I certify that the foregoing is debtor(s) in the bankruptcy prod	a complete statement of any agreement or arran seeding.	ngement fo	or payment to me	e for representation of the		
	11/15/07	/s/ Steven A	. Leahv				
	Date			ature of Attorney	,		

The Law Office of Steven A.Leahy

Name of law firm